

What is claimed is:

1. A method for encouraging the purchase or re-leasing of an item after an expiration of a lease, comprising:
- identifying a lease on an item, the lease having an approaching expiration date;
 - identifying a customer corresponding to the lease; and
 - offering the customer a paid insurance policy in exchange for purchasing or re-leasing the item after the expiration date.
2. A method for encouraging the purchase or re-leasing of an item after an expiration of a lease, comprising:
- identifying a customer having a lease on an item, the lease having an approaching expiration date;
 - calculating a difference between an actual residual value and a projected residual value of the item; and
 - determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and
 - if the customer purchases or re-leases the item at the expiration of the lease, paying the insurance premium on behalf of the customer for the term of the insurance policy.
3. A method for receiving an insurance policy for an item, comprising:
- leasing an item for a predetermined period of time;
 - purchasing the item at the expiration of the predetermined period of time;
 - and
 - receiving an insurance policy for the item, wherein at least a portion of the premium corresponding to the insurance policy is paid by a third party.

4. ~~The method of claim 3 wherein said purchasing comprising re-leasing the item.~~

[illegible]